

<b>Information to identify the case:</b>			
Debtor 1:	<b>John Charles Hendricks</b>		Social Security number or ITIN: xxx-xx-6499
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: -----
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court: Eastern District of Virginia			EIN: -----
Case number: 23-31058-KLP			Date case filed for chapter: 7 3/28/23

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	John Charles Hendricks	
2. All other names used in the last 8 years		
3. Address	3216 Birchhill Ct. Glen Allen, VA 23059	
4. Debtor's attorney Name and address	Patrick Thomas Keith Boleman Law Firm, PC P.O. Box 11588 Richmond, VA 23230-1588	Contact phone 804-358-9900 Email: <a href="mailto:ecf@bolemanlaw.com">ecf@bolemanlaw.com</a>
5. Bankruptcy trustee Name and address	Peter J. Barrett Kutak Rock LLP 341 Dial 866-861-8980 Code: 8499852 901 East Byrd Street, Suite 1000 Richmond, VA 23219	Contact phone (804) 343-5237 Email: <a href="mailto:peter.barrett@kutakrock.com">peter.barrett@kutakrock.com</a>

For more information, see page 2 >

Debtor **John Charles Hendricks**

Case number **23-31058-KLP**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .  <b>McVCIS 24-hour case information:</b> Toll Free 1-866-222-8029	701 East Broad Street Richmond, VA 23219  Hours open Monday – Friday, 9:00 AM – 4:00 PM ET, except on holidays.  Contact phone 804-916-2400	<b>For the Court:</b>  Clerk of the Bankruptcy Court: William C. Redden  Date: March 29, 2023
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>May 2, 2023 at 09:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>For telephonic 341 creditors meeting, dial-in contact information see 341, notice, section 5. For updates, see, <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a></b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>	<b>Filing deadline: July 3, 2023</b>
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the <i>conclusion</i> of the meeting of creditors
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

For more information, see page 3 >

Debtor **John Charles Hendricks**

Case number **23-31058-KLP**

<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.
<b>13. Local Rule Dismissal Warning</b>	Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.
<b>14. Payment of Fees for Richmond Case and Adversary Filing and Miscellaneous Requests</b>	Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.

*Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to [bankruptcyntices.uscourts.gov](http://bankruptcyntices.uscourts.gov) or call, toll free: 877-837-3424. Case/docket information available @ [www.vaeb.uscourts.gov](http://www.vaeb.uscourts.gov)*

**ATTENTION DEBTORS:** Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to [www.vaeb.uscourts.gov](http://www.vaeb.uscourts.gov) and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.

**UNITED STATES BANKRUPTCY COURT**  
Eastern District of Virginia

In re:

John Charles Hendricks

Social Security/Taxpayer ID Nos.:  
xxx-xx-6499

Case Number: 23-31058-KLP  
Chapter 7

Judge: Keith L. Phillips

Debtor(s)

**NOTICE OF REMOTE HEARING**

ALL HEARINGS IN THIS CASE BEFORE THE BANKRUPTCY COURT WILL BE HELD REMOTELY UNTIL FURTHER NOTICE.

REMOTE HEARING INFORMATION: Due to the COVID-19 public health emergency, no in-person hearings are being held. Hearings will take place remotely through Zoom on the date and time originally scheduled. To appear at a hearing, you must send, by email, a completed request form (the "Zoom Request Form"), which is available on the Court's internet website at [www.vaeb.uscourts.gov](http://www.vaeb.uscourts.gov), on the page titled, "Temporary Emergency Provisions Regarding ZoomGov Remote Proceeding Access Information." Email your completed Zoom Request Form to the email address listed for the Judge assigned to the case. The Judge's name is at the top of this notice. Following receipt of your Zoom Request Form, Court staff will respond to the email address from which the request was submitted with additional information on how to participate through Zoom.

PLEASE NOTE: You MUST submit the Zoom Request Form no later than two (2) business days prior to the hearing or proceeding. Any documentary evidence the parties wish to present at the hearing(s) must be filed with the Court in advance of the hearing(s).

\*\*\*The email address shall be used only to submit Zoom Requests. No other matters or requests will be considered by Court staff, and under no circumstances will any such matters or requests be brought to the Judge's attention. Failure to comply with these instructions may result in appropriate action, including but not limited to the imposition of sanctions.\*\*\*

Dated: March 29, 2023

Notice of Remote Hearing

**FOR THE COURT:**

William C. Redden  
Clerk of the Bankruptcy Court

In re:  
John Charles Hendricks  
Debtor

Case No. 23-31058-KLP  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0422-7

User:

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Date Rcvd: Mar 29, 2023

Form ID: 309A

Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2023:

Recip ID	Recipient Name and Address
db	+ John Charles Hendricks, 3216 Birchhill Ct., Glen Allen, VA 23059-5128
16105237	First Horizon, P.O. Box 1532, Memphis, TN 38101-1532
16105238	+ Henrico Cardiology Assoc., RE: Bankruptcy, 7603 Forest Avenue, #202, Richmond, VA 23229-4943
16105239	Henrico Doctor's Hospital, Bankruptcy Dept, PO Box 291569, Nashville, TN 37229-1569
16105243	+ Radiology Assoc. of Richmond, 2602 Buford Rd., Richmond, VA 23235-3422
16105244	+ Robert Smith Trust, dba Sheree Norton Trustee, 9969 Cape Ann Drive, Columbia, MD 21046-1302

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: ecf@bolemanlaw.com	Mar 30 2023 00:18:00	Patrick Thomas Keith, Boleman Law Firm, PC, P.O. Box 11588, Richmond, VA 23230-1588
tr	+ EDI: QPJBARRETT.COM	Mar 30 2023 04:15:00	Peter J. Barrett, Kutak Rock LLP, 341 Dial 866-861-8980 Code: 8499852, 901 East Byrd Street, Suite 1000, Richmond, VA 23219-4071
16105232	Email/PDF: bncnotices@becket-lee.com	Mar 30 2023 00:24:43	American Express, P.O. Box 7871, Fort Lauderdale, FL 33329-0000
16105233	+ EDI: BANKAMER2.COM	Mar 30 2023 04:09:00	Bank of America, P.O. Box 25118, Tampa, FL 33622-5118
16105234	+ Email/Text: rm-bknotices@bridgecrest.com	Mar 30 2023 00:19:00	Bridgecrest Formerly Drivetime, PO Box 29018, Phoenix, AZ 85038-9018
16105235	EDI: DISCOVER.COM	Mar 30 2023 04:09:00	Discover Bank, P.O. Box 15316, Wilmington, DE 19850-0000
16105236	+ EDI: DISCOVERSL.COM	Mar 30 2023 04:15:00	Discover Student Loans, PO Box 30948, Salt Lake City, UT 84130-0948
16105240	EDI: JPMORGANCHASE	Mar 30 2023 04:09:00	JPMCB Card Services, PO Box 15299, Wilmington, DE 19850-0000
16105241	EDI: NFCU.COM	Mar 30 2023 04:15:00	Navy Federal Credit Union, P.O. Box 3700, Merrifield, VA 22119-3000
16105242	Email/Text: Bankruptcy.Notices@pnc.com	Mar 30 2023 00:18:00	PNC Bank, National Association, PO Box 94982, Cleveland, OH 44101-0000
16105243	+ Email/Text: mmcfadden@raservicesbilling.com	Mar 30 2023 00:19:00	Radiology Assoc. of Richmond, 2602 Buford Rd., Richmond, VA 23235-3422
16105245	Email/Text: ALBC_Bankruptcy_Notices@teamhealth.com	Mar 30 2023 00:19:00	Team Heath, 3429 Regal Drive, Alcoa, TN 37701-3265
16105246	+ Email/Text: bankruptcy@bbandt.com	Mar 30 2023 00:19:00	Truist Bank, f/k/a SunTurst & BBT, P.O. Box 85092, Richmond, VA 23286-0001
16105247	+ EDI: WFFC2	Mar 30 2023 04:09:00	Wells Fargo Bank, HEQ Credit Bureau, P.O. Box 31557, Billings, MT 59107-1557

District/off: 0422-7

User:

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Date Rcvd: Mar 29, 2023

Form ID: 309A

Total Noticed: 19

TOTAL: 14

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 31, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 29, 2023 at the address(es) listed below:

Name	Email Address
John P. Fitzgerald, III	USTPRegion04.RH.ECF@usdoj.gov
Patrick Thomas Keith	on behalf of Debtor John Charles Hendricks ecf@bolemanlaw.com ecfbackup@bolemanlaw.com;keithpr71011@notify.bestcase.com
Peter J. Barrett	peter.barrett@kutakrock.com charisse.matthews@kutakrock.com;pbarrett@ecf.axosfs.com

TOTAL: 3